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Establishment of reports on payment statistics of credit institutions

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RT I, 05.06.2014, 1
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Amended by the following acts

Passed	Published	Entry into force
12.06.2018	RT I, 19.06.2018, 1	01.01.2019
07.04.2020	RT I, 09.04.2020, 1	01.01.2021, repealed RT I, 17.09.2020, 1
11.09.2020	RT I, 17.09.2020, 1	20.09.2020, partially 01.01.2021
19.01.2021	RT I, 22.01.2021, 3	25.01.2021

This decree is established on the basis of subsections 91(1) and 91(3) of the Credit Institutions Act and subsection 30¹(3¹) of the Official Statistics Act.
[RT I, 22.01.2021, 3 – entry into force 25.01.2021]

Chapter 1 General Provisions

§ 1. Scope of the Decree

This decree establishes the requirements for the content and structure of the reports listed in section 3 of this decree to be submitted to Eesti Pank, Finantsinspektsioon and the Financial Intelligence Unit (hereinafter reports), and the dates and procedure for submitting the reports to Eesti Pank.
[RT I, 22.01.2021, 3 – entry into force 25.01.2021]

§ 2. Application of the Decree

The reports established with the decree shall be prepared and submitted by all credit institutions and branches of credit institutions operating in Estonia (hereinafter credit institution or credit institutions). The reports are submitted about the operations of the credit institution's entity located in Estonia.

Chapter 2 Reports, principles for preparing reports, and submission of reports

§ 3. Reports

Credit institutions shall prepare and submit the following reports:

- 1) "Report on payments", code 160 (Appendix 1);
- 2) "Report on card transactions and mobile payments", code 161 (Appendix 2);
- 3) "Report on bank cards", code 162 (Appendix 3);
- 4) "Report on automated teller machines (ATMs), points of sale (POS) and sales terminals", code 163 (Appendix 4);
- 5) "Report on electronic payment channels and payment instruments", code 164 (Appendix 5).

§ 4. Reporting period and submission dates

(1) The reporting period for reports in clauses 1-2 of section 3 shall be one month. The reporting period for reports in clauses 3-5 of section 3 shall be one quarter.

(2) The reports referred to in section 3 shall be submitted by the seventh banking day after the end of the reporting period.

§ 5. Submission of reports

(1) The reports shall be submitted to Eesti Pank electronically in the XML (eXtensible Markup Language) format, as in Decree No. 4 of the Governor of Eesti Pank of 29 May 2018 "Requirements for the electronic submission of reports" (RT I, 05.06.2018, 1).

[RT I, 19.06.2018, 1 – entry into force 01.01.2019]

(2) Should errors be discovered, new, rectified reports shall be submitted to Eesti Pank in electronic form.

(3) In the absence of data on the reporting area, a blank report shall be submitted.

§ 6. Use of classifications and international standards

(1) The reports shall specify currency codes in accordance with the table of currency codes set forth with the international standard ISO 4217, in capital letters.

(2) The reports shall specify the country code of the location of the payment service provider, the residency of the client, the bank card issuer, ATM, POS or sales terminal, or the point of execution of the card transaction or mobile payment in accordance with the tables of double-digit country and territory codes set forth with the international standard ISO 3166, in capital letters.

[RT I, 17.09.2020, 1 – entry into force 01.01.2021]

Chapter 3

Terms and definitions used in the Appendixes

§ 7. Terms used

For the purposes of Appendixes 1–5 of the Decree, the terms and definitions set forth in sections 8–15 shall apply.

§ 8. Terms and definitions used for payments

(1) Payment is an act of depositing or withdrawing cash, initiated by the payer or the payee, or a transfer of money, irrespective of the underlying legal relationship between the payer and the payee.

(2) Domestic payment is a payment transaction where both the payer's payment service provider and the payee's payment service provider are located in the Republic of Estonia.

(3) Cross-border payment is a payment transaction, where the payer's payment service provider or the payee's payment service provider is located outside the Republic of Estonia.

(4) Large-value payment is a payment of one million euros or more.

(5) Retail payment is a payment of less than 1 million euros.

(6) Customer payment is a payment originated by a customer, a payment received by a customer or a payment originated by a payee or a third person prescribed by law, except debit and credit accounting entry and down payment or withdrawal of cash to/from customer's own account.

(7) Customer is a natural or legal person (including a person who has not entered into a contractual relationship with the reporting credit institution), except for the reporting credit institution.

(8) Debit accounting entry is an accounting entry on interest, service charges, loan repayments (including credit card loan repayments), income tax on the customer's financial income and other debit-type payments which are debited from the customer's account as a separate transaction but for the debiting of which the customer does not grant the credit institution a separate payment order.

(9) Credit accounting entry is an accounting entry on interest, dividends, loan disbursements and other credit-type payments to the customer's account, for which the customer does not grant the credit institution a separate order.

(10) SEPA payment is an intrabank or interbank customer payment, which complies with the requirements of Article 5 of Regulation (EU) No 260/2012 of the European Parliament and of the Council, and the technical requirements stipulated in the Annex to the Regulation.

§ 9. Terms and definitions used for transactions

(1) Cash transaction is a payment originated by a cash deposit or a cash card transaction.

(2) Card transaction is a card payment effected by means of a bank card (including a payment effected by a bank card over the internet) or a cash card transaction.

(3) Cash card transaction is a payment of cash to a bank account or withdrawal of cash from a bank account by a customer who has been identified with a bank card.

§ 10. Terms and definitions used for payment instruments

(1) Cheque is a security with which the drawer of the cheque orders a credit institution (the drawee of the cheque) to pay a specific sum of money (the amount of the cheque) to the person entitled on the basis of the cheque (the payee).

(2) Traveller's cheque is a cheque which substitutes cash in the purchase of foreign currency. A traveller's cheque can only be redeemed by the holder of the traveller's cheque.

(3) Card payment is a card transaction originated in a sales terminal with the aim of making a payment from the payer's bank account to the payee's bank account.

(4) E-commerce card transaction is a card transaction originated via a bank card over the internet, with the customer entering the card data required for the performance of the transaction.

(5) Mobile payment is a transfer of funds, originated via a mobile device from an account associated with mobile payment to another account either with the aim of paying for goods or services purchased at a POS which allows to make mobile payments (P2B, Person to Business) or to transfer funds from one person to another (P2P, Person to Person).

(6) Payment order is an order originated by the payer or the payee or a third person prescribed by law for the settlement of a financial obligation between the payer and the payee.

(7) Debit order is a payment order originated by the payee or a third person prescribed by law.

(8) Direct debit is a debit-type order with a fixed payment frequency, originated by the payee.

(9) Credit order is a payment order originated by the payer.

(10) Standing order is a recurrent credit payment order with a fixed amount and payment frequency originated by the payer.

(11) Paper-based credit order is a payment order forwarded on paper by the payer to the payer's credit institution.

(12) Telebanking payment order is a payment order forwarded by the payer to the payer's credit institution by means of a permanent or dial-up connection via special financial software.

(13) Telephone banking payment order is a payment order forwarded by the payer to the payer's credit institution by telephone.

(14) Internet bank payment order is an internet-service-based payment order forwarded by the payer to the payer's credit institution, except standing order, mobile payment order, bank link payment order, e-invoice standing order and e-invoice payment order.

(15) Mobile payment order is a payment order forwarded by the payer to the payer's credit institution via an application designed for a mobile device, except mobile payment.

(16) Bank link payment order is a payment order forwarded by the payer to the payer's credit institution via a bank link.

(17) E-invoice standing order is a credit payment order, originated by the payer and recurring with a fixed payment frequency, where the invoice and the data on the payment order have been submitted to the bank in the format of the Estonian e-invoice and the e-invoice is displayed for the customer in the internet bank.

(18) E-invoice payment order is a one-off credit-type payment order, originated by the payer, where the invoice and the data on the payment order have been submitted to the bank in the format of the Estonian e-invoice and the e-invoice is displayed for the customer in the internet bank, except e-invoice standing order.

(19) Payment order originated in ATM is a payment order which is originated in an ATM with a bank card, including defined payment order.

§ 11. Terms and definitions used for bank cards

(1) Bank card is a card issued by a credit institution to the account holder or a person designated by the account holder for the performance of card transactions.

(2) Debit card is a bank card with which card transactions may be performed, as a general rule, within the maximum extent of funds available on the bank account.

(3) Debit card with cash function is a bank card which is linked to the customer's bank account and allows only to perform cash card transactions in ATMs.

(4) Card with debit function is a bank card which is linked to the customer's bank account, with the obligation to pay for the card transactions concluded arising immediately after the request of payment has been received by the credit institution.

(5) Overdraft card with debit function is a bank card which is linked to the customer's bank account, with the obligation to pay for the card transactions concluded arising immediately after the request of payment has been received by the credit institution. Credit institutions offer the possibility of overdraft issued for the customer's bank account which is linked to the bank card.

(6) Debit card with credit card function is a bank card which is linked to the customer's bank account and allows, in addition to standard debit card functions, to use certain credit card functions (such as purchase transactions and bookings on the internet). The card has no credit limit. The obligation to pay for the card transactions concluded arises immediately after the request of payment has been received by the credit institution.

(7) Credit card is a bank card with which card transactions may be performed within the credit limit specified in the contract.

(8) Revolving credit card is a credit card without a fixed deadline for repayment of the credit accumulated through the use of the card.

(9) Charge card is a credit card with a fixed deadline for repayment of the credit accumulated through the use of the card.

(10) Credit card with combined repayment is a credit card which provides several options for repayment of the credit accumulated through the use of the card.

(11) Hire-purchase card is a credit card with a fixed payment schedule for repayment of the credit accumulated through the use of the card.

(12) Other credit card is a credit card which cannot be categorised under the types of credit cards specified in this section.

(13) Retailer's bank card is a limited-use bank card which has been issued by a retailer in cooperation with a credit institution and which has the functions of both a customer card and a bank card.

(14) Local bank card is a bank card which is used in the Republic of Estonia.

(15) International bank card is a bank card which can be used both in the Republic of Estonia and abroad.

§ 12. Terms and definitions used for automated teller machines

(1) Automated teller machine is an electronic device which allows to conclude card transactions with a bank card. A sales terminal is not an automated teller machine.

(2) ATM with cash function is an automated teller machine which only allows to conclude cash transactions with a bank card.

(3) ATM with cash and payment function is an automated teller machine which allows to conclude cash transactions and make payments (including defined payments) with a bank card.

(4) Payment terminal is an automated teller machine which only allows to make payments with a bank card.

(5) Cross-usage automated teller machine is an automated teller machine administered by a credit institution where both the bank cards issued by the credit institution administering the automated teller machine and the bank cards issued by other credit institutions may be used.

§ 13. Terms and definitions used for points of sale

(1) Point of sale (POS) is a point of sale of goods or services, which allows to use a bank card and/or a mobile phone for paying for the goods or services purchased. Points of sales of goods or services, which are owned by a single undertaking in various locations (address) are considered as different points of sale. Every point of sale has a unique identification code (membership number).

(2) Point of sale of card payment is a point of sale of goods or services, which allows to use a bank card via a sales terminal for paying for the goods or services purchased.

(3) Point of sale of mobile payment is a point of sale of goods or services, which allows to use a mobile phone for paying for the goods or services purchased.

(4) Point of sale of card and mobile payment is a point of sale of goods or services, which allows to use either a bank card or a mobile phone for paying for the goods or services purchased.

§ 14. Terms and definitions used for sales terminals

(1) Sales terminal is a device which allows to pay for goods and services by means of a bank card.

(2) POS terminal is an electronic payment terminal for the performance of card payments (including WEB-POS).

(3) Cash register system is an electronic payment solution for making card payments, interconnected with the sales system of the undertaking.

(4) Imprinter is a non-electronic device for making card payments, where the card imprint and transaction data are shown on a paper receipt.

(5) E-commerce is a payment solution which allows to perform card payments in internet stores or over the internet, where e-services are offered.

(6) Mail order sale is a card payment performed on the basis of the card data forwarded by the card holder by mail, fax or telephone.

§ 15. Terms and definitions used for electronic payment channels

(1) Electronic payment channel is a payment channel which allows to make banking transactions in electronic form by means of communications channels or in any other way.

(2) Banking transaction is the disposal of assets on the bank account by means of an electronic payment channel, exchange of information, conclusion of an agreement and use of other services offered by the bank or a third person.

(3) Telebank is an electronic payment channel which allows to make banking transactions by means of a special financial software.

(4) Telephone bank is an electronic payment channel which allows to make banking transactions by telephone.

(5) Internet bank is an electronic payment channel which allows to make banking transactions on the internet.

(6) Banking interface is an electronic information and payment channel which allows to make automated banking transactions by means of a special financial software between the customer's business software and the bank's information system.

Chapter 4 Implementing Provisions

§ 16. Repeal of the Decree

[Omitted from this text].

§ 17. Entry into force of the Decree

This decree enters into force on 1 January 2015.

[Appendix 1](#) Report on payments
[RT I, 17.09.2020, 1 - entry into force 01.01.2021]

[Appendix 2](#) Report on card transactions and mobile payments

[Appendix 3](#) Report on bank cards

[Appendix 4](#) Report on automated teller machines (ATMs), points of sale (POS) and sales terminals

[Appendix 5](#) Report on electronic payment channels and payment instruments